

IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

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FRANCIS SANTIAGO,

Plaintiff,

vs.

GMAC MORTGAGE GROUP, INC., GMAC  
RESIDENTIAL HOLDING CORP., and GMAC  
MORTGAGE CORPORATION,

Defendants.

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Civil Action No. 02-4048

**DECLARATION OF MICHAEL HUBER  
IN SUPPORT OF MOTION FOR ATTORNEYS' FEES AND  
REIMBURSEMENT OF EXPENSES ON BEHALF OF  
LAW OFFICES OF MICHAEL HUBER, P.C.**

I, Michael Huber, declare as follows:

1. I am an attorney and a member of the law firm of Law Offices of Michael Huber, P.C. I am submitting this Declaration in support of Plaintiff's Counsel's application for an award of attorneys' fees from the settlement achieved for the Settlement Class in the above-captioned litigation, as well as the reimbursement of expenses reasonably incurred by my firm in connection with this litigation.

2. I am an attorney in good standing and duly licensed and admitted to the California and Utah State bar. The testimony set forth in this Declaration is based on my first-hand knowledge and/or an examination of my firm's files.

3. My firm's compensation for the services rendered on behalf of the Class is wholly contingent. Any fees and reimbursement of expenses will be limited to such amounts as approved by this Court.

4. My firm acted as one of the Plaintiff's Counsel in this class action. In serving as one of the Plaintiff's Counsel, my firm participated in activities resulting in the \$650,000.00 proposed settlement. These activities include conducting a pre-filing investigation, filing an initial complaint, negotiating with other Plaintiff's Counsel to coordinate the action brought by our client with other pending litigation, briefing Plaintiff's opposition to Defendants' motion to dismiss, participating in initial case management conferences and the formulation of a discovery plan, litigating this matter on appeal, reviewing discovery, participating in a continuing investigation of the claims and theories at issue, participating in the development of mediation strategies and formulating damage theories and proposals for allocation of settlement funds, coordination with defense counsel, drafting correspondence, preparing for and participating in mediation proceedings, consulting with co-counsel on settlement strategies and objectives, drafting and reviewing settlement documents, negotiating settlement terms, development of the plan of allocation, development of the claims procedures and design of the claim form, preparation of the motion for preliminary approval of the settlement, and participating in the administration of the settlement.

5. The schedule attached hereto as Exhibit 1 is a detailed summary indicating the amount of time spent by the partners, attorneys, and professional support staff of my firm who were involved in this litigation, and the lodestar calculation based on my firm's current billing rates. For personnel who are no longer employed by my firm, the lodestar calculation is based upon the billing rates for such personnel in his or her final year of employment by my firm. The schedule was prepared from contemporaneous, daily time records regularly prepared and maintained by my firm, which are available at the request of the Court. No time expended in

connection with preparing this application for fees and reimbursement of expenses has been included in this request.

6. The hourly rates for the partners, attorneys, and professional support staff in my firm included in Exhibit 1 are the same as the regular current rates charged for their services in non-contingent matters and/or which have been accepted and approved in other class action litigation.

7. The total number of hours expended on this litigation by my firm is 113.5 hours. My hourly rate is \$425.00.

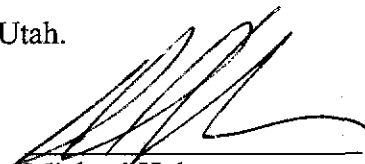
8. My firm's figures are based upon the firm's billing rates, which rates do not include charges for expense items. Expense items are billed separately and such charges are not duplicated in my firm's billing rates.

9. My expenses on the case were covered by the law firm of Packard Packard & Johnson.

10. With respect to the standing of counsel in this case, attached hereto as Exhibit 2 is a brief biography of my firm and attorneys in my firm who were principally involved in this litigation.

I declare under penalty of perjury under the laws of the United States that the forgoing is true and correct.

Executed this 18<sup>th</sup> day of July, 2007, at Sandy, Utah.



Michael Huber

EXHIBIT 1

*Santiago v. GMAC Mortgage Group, Inc., et al.*, 02-4048

Law Offices of Michael Huber, P.C.

**TIME REPORT**

Total hours 113.5

Hourly rate \$425.00

Total 48,237.50

EXHIBIT 2

**FIRM RESUME AND BIOGRAPHIES**

Michael Huber is a mortgage banking attorney with an emphasis on RESPA and other mortgage related matters. He has litigated cases in federal and state courts relating to RESPA, TILA, breach of wholesale mortgage contracts, and fraud/misrepresentation claims. Mike has settled over \$80 million in lawsuits on behalf of his clients. A frequent and popular guest lecturer on real estate regulatory matters, he is admitted to practice law in California and Utah. He received his law degree from Santa Clara University. Mike is listed in Utah Business Magazine's 2005 100 Legal Elite Corporate Lawyers.